UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LOW & LOW ESQ.-4745

In Re:	Case No.: _____20-21676_____
Michael D. Adams	Judge: _____SLM_____
	Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ , creditor,

   A hearing has been scheduled for _____, at _____.

   ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

   A hearing has been scheduled for _____, at _____.

   ☒ Certification of Default filed by _____MidFirst Bank_____,

   I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

   ☐ Payments have been made in the amount of $ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):
The debtor is respectfully requesting the opportunity to cure the total arrears of
$19,785.99 in full by May 6th.

3.   This certification is being made in an effort to resolve the issues raised in the certification

of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: _____April 18, 2022_____   /s/ Michael D. Adams_____
                                           Debtor's Signature

Date: _____   _____
                                           Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
        13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
        opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
        Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
        Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
        Default.

rev.8/1/15